

**Information to identify the case:**

Debtor 1	Lois Joyce Evans			Social Security number or ITIN xxx-xx-9338
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)				Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>				
Case number: <b>20-20387-CMB</b>				
Date case filed for chapter <b>11 1/31/20</b>				

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lois Joyce Evans	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	113 Burry Avenue Bradfordwoods, PA 15015	
<b>4. Debtor's attorney</b> Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404  Email bthompson@ThompsonAttorney.com
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/4/20

**For more information, see page 2 >**

Debtor Lois Joyce Evans

Case number 20-20387-CMB

<b>6. Meeting of creditors</b>	<b>April 1, 2020 at 01:30 PM</b>	Location: <b>Liberty Center, 7th Floor, Room 725, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul>	First date set for hearing on confirmation of plan. The court will send you a notice of that date later.  <b>Filing deadline for dischargeability complaints:</b> <b>6/1/20</b>
	<b>Deadline for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.  You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>6/30/20</b> For a governmental unit: <b>7/29/20</b>
<b>8. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lois Joyce Evans  
 Debtor

Case No. 20-20387-CMB  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 309E

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db	+Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
aty	+Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
15193380	+AAS Debt Recovery, 2526 Monroeville Blvd Ste 205, Monroeville, PA 15146-2371
15193384	+First Credit Services, Inc., 371 Hoes Lane, Suite 300 B, Piscataway, NJ 08854-4143
15193385	+First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
15193386	+Global Connections, 5320 College Blvd, Overland Park, KS 66211-1621
15193388	+James C. Warmbrodt, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15193389	+North Allegheny School District, 200 Hillvue Lane, Pittsburgh, PA 15237-5391
15193392	+PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15193393	+PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15193391	Phelan Hallinan Diamond Jones, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15193394	+Ralph Minto, Esquire, 603 Stanwix Street, Pittsburgh, PA 15222-1425
15193395	+U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: bthompson@ThompsonAttorney.com Mar 05 2020 03:48:24 Brian C. Thompson, Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086
smg	EDI: IRS.COM Mar 05 2020 08:13:00 Internal Revenue Service, Special Procedures Division, P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:49:08 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 05 2020 03:49:14 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15193381	EDI: AMEREXPR.COM Mar 05 2020 08:13:00 American Express, PO Box 1270, Newark, NJ 07101-1270
15193382	EDI: CAPITALONE.COM Mar 05 2020 08:13:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
15197598	EDI: CAPITALONE.COM Mar 05 2020 08:13:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15193383	+EDI: CAUT.COM Mar 05 2020 08:13:00 Chase Auto Finance, PO Box 78050, Phoenix, AZ 85062-8050
15193390	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2020 03:49:08 Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	PNC Bank, National Association, et.al.
cr	PNC Mortgage, A Division Of Pnc Bank, National Ass
15193387*	+Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut  
Form ID: 309E

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Mar 04, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;mswenson@thompsonattorney.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National Association bkgroup@knllawgroup.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Thomas Song on behalf of Creditor PNC Bank, National Association, et.al. pawb@fedphe.com  
TOTAL: 5